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I hereby certify that this correspondence, along with any accompanying documents, pursuant to 37 C.F.R. §1.8, are being sent via facsimile to (703) 746-7239 with a confirmation copy deposited with the United States Postal Service via First Class mail addressed to: Commissioner for Patents, Mail Stop Non-Fee Amendment, P.O. Box 1450, Alexandria, VA 22313-1450.

Date:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE **PATENT**

Inventor(s):

Patnode et al.

Docket No.:

10655.9500

2153

Applicant:

AMERICAN EXPRESS TRAVEL

RELATED SERVICES COMPANY,

INC.

Serial No.:

09/712,743

Filing Date:

November 14, 2000

Examiner: Art Unit:

Yasin M. Bargadle

TITLE:

SYSTEMS AND METHODS FOR

CREATING FINANCIAL ADVICE

APPLICATIONS

RESPONSE TO OFFICE ACTION

RECEIVED

JAN 2 9 2004

Commissioner for Patents Mail Stop Non-Fee Amendment P.O. Box 1450 Alexandria, VA 22313-1450

Technology Center 2100

Dear Assistant Commissioner:

In response to the Office Action dated October 23, 2003, please consider the following amendment and remarks: